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United States Bankruptcy Court WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION			Volun	tary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Webb, Micheal Glenn			of Joint Debto , Janet N	or (Spouse) (Last, First, M <b>Iarie</b>	liddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				ed by the Joint Debtor in the iden, and trade names):	ne last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Comp than one, state all): xxx-xx-8428	elete EIN (if more		ır digits of So e, state all):	oc. Sec. or Individual-Taxp	ayer I.D. (ITIN)/Co	omplete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 18008 N.E. 92nd Street Liberty, MO		18008		oint Debtor (No. and Street and Street	t, City, and State)	
	ZIP CODE <b>64068</b>					ZIP CODE <b>64068</b>
County of Residence or of the Principal Place of Business: Clay 29047			of Residenc 29047	e or of the Principal Place	of Business:	
Mailing Address of Debtor (if different from street address):		Mailing	Address of J	Joint Debtor (if different fro	m street address)	):
	ZIP CODE					ZIP CODE
Location of Principal Assets of Business Debtor (if different from str	eet address above	):				
						ZIP CODE
Type of Debtor  (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership	(Check of Health Care	Real Estate as § 101(51B)	defined	the Petit  Chapter 7  Chapter 9  Chapter 11  Chapter 12	ion is Filed ( Chapter 15 I of a Foreign Chapter 15 I	de Under Which (Check one box.)  Petition for Recognition Main Proceeding  Petition for Recognition Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity B Clearing Ban Other		-		Nature of Debt	ts
Chapter 15 Debtors Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-E (Check b Debtor is a ta under title 26	exempt Entity box, if applicable ax-exempt orga of the United ternal Revenue	e.) nization States	Debts are primarily codebts, defined in 11 § 101(8) as "incurred individual primarily for personal, family, or hold purpose."	onsumer [ U.S.C. d by an r a	Debts are primarily business debts.
Filing Fee (Check one box.)		1 —	k one box ebtor is a sm	Chapter 11 all business debtor as defi		. § 101(51D).
Filling Fee attached.  Filling Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).						
Filing Fee waiver requested (applicable to chapter 7 individual attach signed application for the court's consideration. See O			plan is being cceptances	cable boxes: g filed with this petition. of the plan were solicited p accordance with 11 U.S.0		ne or more classes
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded a there will be no funds available for distribution to unsecured cr	and administrative					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors		0,001- 5,000	25,001- 50,000	50,001- Ove	er 1,000	
Estimated Assets  So to \$50,001 to \$100,0001 to \$500,000 \$100,000 to \$1 million		50,000,001 \$100 million	\$100,000,0 to \$500 mil		re than pillion	
Estimated Liabilities	\$10,000,001 to \$50 million to	50,000,001 \$100 million	\$100,000,0 to \$500 mil		re than pillion	

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	oluntary Petition	Name of Debtor(s): Micheal Gleni	
(Tł	nis page must be completed and filed in every case.)	Janet Marie V	
	All Prior Bankruptcy Cases Filed Within Last	1	· · · · · · · · · · · · · · · · · · ·
Loca <b>No</b> r	tion Where Filed: <b>ne</b>	Case Number:	Date Filed:
Loca	tion Where Filed:	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more	e than one, attach additional sheet.)
	e of Debtor:	Case Number:	Date Filed:
Nor Distri		Relationship:	Judge:
Diotri	o.	reductions.	oudge.
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 of title 11, United States Code, and have explained the relief available under chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).		d if debtor is an individual primarily consumer debts.) the foregoing petition, declare that I have lay proceed under chapter 7, 11, 12, or 13 explained the relief available under each	
		V /s/Timesthan M Standards	4/44/0040
		/s/ Timothy M. Starosta Timothy M. Starosta	4/11/2013 Date
	Exi	hibit C	54.0
Doe	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	e a threat of imminent and identifiable harm t	o public health or safety?
	Exi	hibit D	
	be completed by every individual debtor. If a joint petition is filed, each  Exhibit D, completed and signed by the debtor, is attached and r is is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attact	nade a part of this petition.	separate Exhibit D.)
		ling the Debtor - Venue	
		applicable box.)	
☑	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day		District for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this Dis	trict.
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action or proceeding [in a	
	Certification by a Debtor Who Resid	·	erty
	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box checked, comple	te the following.)
	<del>-</del>	Name of landlord that obtained judgm	nent)
	<del>,</del>	Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after		•
	Debtor has included with this petition the deposit with the court of any petition.	rent that would become due during the	ne 30-day period after the filing of the
	Debtor certifies that he/she has served the Landlord with this certifica	tion. (11 U.S.C. § 362(I)).	

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Voluntary Petition	Name of Debtor(s): Wicheai Glenn Webb
(This page must be completed and filed in every case)	Janet Marie Webb
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)
petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code,	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Micheal Glenn Webb Micheal Glenn Webb	V
	X
X /s/ Janet Marie Webb Janet Marie Webb	(Signature of Foreign Representative)
Janet Marie Webb	
	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	(Fillited Name of Foreign Representative)
4/11/2013	
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ Timothy M. Starosta	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
Timothy M. Starosta  Bar No. MO 61028  UAW Legal Services Plan One Victory Drive, Suite 201 Liberty, Missouri 64068	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(816) 781-7791 Fax No.(816) 781-0666	Printed Name and title, if any, of Bankruptcy Petition Preparer
4/11/2013	i filled Name and title, if any, or bankruptcy i etition i reparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X
X	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

In re:	Micheal Glenn Webb	Case No.	
	Janet Marie Webb		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services
provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUFTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

In re:	Micheal Glenn Webb	Case No.	
	Janet Marie Webb		(if known)

Debtor(s)

Deptor(s)
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Micheal Glenn Webb  Micheal Glenn Webb
Date: 4/11/2013

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

In re:	Micheal Glenn Webb	Case No.	
	Janet Marie Webb		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services
provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

n re:	Micheal Glenn Webb	Case No.	
	Janet Marie Webb		(if known)

Debtor(s)

Debto(d)
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _/s/ Janet Marie Webb  Janet Marie Webb
Date: 4/11/2013

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B6A (Official Form 6A) (12/07)

In re	Micheal Glenn Webb
	Janet Marie Webb

Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Real Estate located at 18008 N.e. 92nd St., Liberty, MO	Warranty Deed	J	\$178,000.00	\$213,435.66
Real Estate located in Benton County, MO Lot 5, Block 4, Turkey Creak Addition to Doc's Retreat, a subdivision in Benton County, Missouri.  Joint Tenancy with Harold Webb, Michael Webb and Linda Wagner	Warranty Deed	H	Unknown	\$0.00

Total: \$178,000.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
2. Checking, savings or other finan-		Checking and Savings Acct. at UMB Bank;	J	\$3,356.00
cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Checking & Savings Acct at UMB	J	\$3,500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Household Goods; (Television-\$200.00; 2 Entertainment Centers-\$100.00; Stereo Receiver-\$25.00; DVD Player-\$25.00; CD Player-\$25.00; Record Player-\$25.00; 2 Speakers-\$10.00; Coffee Table-\$10.00; 2 End Tables-\$20.00; 6 Lamps-\$50.00; Computer Equipment-\$200.00; Dinner Table-\$50.00; 6 Dining Chairs-\$100.00; Stove/Oven-\$100.00; Microwave Oven-\$25.00; 2 Refrigerators-\$200.00; 3 Dressers-\$50.00; 2 Nightstands-\$20.00; 2 Mirrors-\$20.00; 2 Beds-\$50.00; Washer-\$50.00; Dryer-\$50.00)	J	\$1,315.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		(20 Movies-\$20.00; 25 Music CD's-\$25.00)	J	\$45.00
6. Wearing apparel.		Wearing Apparel;	J	\$550.00
7. Furs and jewelry.		Wedding & Engagement Rings-\$200; 2 Watches-\$20.00; Other Jewelry-\$100.00;	J	\$320.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		Springfield Model 511 20 gauge double barrel \$325.00 Benelli Super 90 Montefeltro 12 guage \$400.00 Winchester Ranger Model 140 12 Gauge \$250.00 Stevens Model G20-A 16 gauge Pump \$100.00 Riverside ARMS Co. double barrel 12 guage \$150.00 Mossberg Model 9200 12 gauge \$350.00 Sear Roebuck and Co. Model 66 12 Gauge \$230.00 Ted William Model 300 Sears Roebuck 20 Gauge \$250 Winchester Model 94 30-30 \$350.00 Remington Wingmaster Model 870 20 Gauge \$250.00 Ruger P89 9mm \$325.00 357 S&W Magnum Revolver \$300.00 .38 Special bulldog Charter Arms \$200.00	J	\$3,480.00
9. Interests in insurance policies.  Name insurance company of each policy and itemize surrender or		Life Insurance policies on Husband, Wife \$250,000 death benefit	J	\$0.00
refund value of each.		Life Insurance on two sons \$25,000 death benefit \$600.00 cash value	J	\$1,200.00
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		UMB 401K	J	\$110,000.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Jeep Grand Cherokee 113,200 miles needs seals replace on front axles \$725; additional work and tune up;	J	\$5,200.00
		2005 Chevrolet Silverado Crew Z71 125,000 miles	J	\$12,800.00
		2007 Suzuki C50 Motorcycle; 9,000 miles	J	\$5,000.00
		2003 Utility Trailer 5x10 titled in Husband and son's name \$400.00 value	н	\$200.00

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B6B (Official Form 6B) (12/07) -- Cont.

ln re	Micheal Glenn Webb
	lanot Mario Wohh

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		2009 Chevrolet Malibu LS 90,000 miles titled in Husband and son's name	Н	\$10,400.00
26. Boats, motors, and accessories.		1994 Crown Line 2284 Boat \$4500 & Heritage Trailer \$1000 22 Ft boat	J	\$5,500.00
		2000 SeaDoo (\$1700) & trailer (\$400)	J	\$2,100.00
		1967 Evinr E05492 9.5 HP	J	\$75.00
		1955 14ft Richline Fishing boat & rusted utility trailer titled in Husband and his father's name value \$400	н	\$200.00
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.		2 Bird Dogs & 1 Cat;	J	\$0.00
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Micheal Glenn Webb **Janet Marie Webb** 

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		7 year old Grasshopper 360 Turn \$2500 Sears Tractor Riding Lawn Mower \$100 20 HP 38" Inch Troy Riding Lawn Mower \$100	٦	\$2,700.00
		continuation sheets attached		\$167,941.00

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B6C (Official Form 6C) (4/13)

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking & Savings Acct at UMB	Mo. Rev. Stat. § 513.430.1(10)(a)	\$3,500.00	\$3,500.00
Household Goods; (Television-\$200.00; 2 Entertainment Centers-\$100.00; Stereo Receiver-\$25.00; DVD Player-\$25.00; CD Player-\$25.00; Record Player-\$25.00; 2 Speakers-\$10.00; Coffee Table-\$10.00; 2 End Tables-\$20.00; 6 Lamps-\$50.00; Computer Equipment-\$200.00; Dinner Table-\$50.00; 6 Dining Chairs-\$100.00; Stove/Oven-\$100.00; Microwave Oven-\$25.00; 2 Refrigerators-\$200.00; 3 Dressers-\$50.00; 2 Nightstands-\$20.00; 2 Mirrors-\$20.00; 2 Beds-\$50.00; Washer-\$50.00; Dryer-\$50.00)	Mo. Rev. Stat. § 513.430.1(1)	\$1,315.00	\$1,315.00
(20 Movies-\$20.00; 25 Music CD's-\$25.00)	Mo. Rev. Stat. § 513.430.1(1)	\$45.00	\$45.00
Wearing Apparel;	Mo. Rev. Stat. § 513.430.1(1)	\$550.00	\$550.00
Wedding & Engagement Rings-\$200; 2 Watches-\$20.00; Other Jewelry-\$100.00;	Mo. Rev. Stat. § 513.430.1(2)	\$320.00	\$320.00
Springfield Model 511 20 gauge double barrel \$325.00 Benelli Super 90 Montefeltro 12 guage \$400.00 Winchester Ranger Model 140 12 Gauge \$250.00 Stevens Model G20-A 16 gauge Pump \$100.00 Riverside ARMS Co. double barrel 12 guage \$150.00	Mo. Rev. Stat. § 513.430.1(3)	\$1,200.00	\$3,480.00
* Amount subject to adjustment on 4/01/16 and every thre commenced on or after the date of adjustment.	ee years thereafter with respect to cases	\$6,930.00	\$9,210.00

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B6C (Official Form 6C) (4/13) -- Cont.

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Mossberg Model 9200 12 gauge \$350.00 Sear Roebuck and Co. Model 66 12 Gauge \$230.00 Ted William Model 300 Sears Roebuck 20 Gauge \$250 Winchester Model 94 30-30 \$350.00 Remington Wingmaster Model 870 20 Gauge \$250.00 Ruger P89 9mm \$325.00 357 S&W Magnum Revolver \$300.00 .38 Special bulldog Charter Arms \$200.00			
Life Insurance policies on Husband, Wife \$250,000 death benefit	Mo. Rev. Stat. § 513.430.1(7)	\$0.00	\$0.00
Life Insurance on two sons \$25,000 death benefit \$600.00 cash value	Mo. Rev. Stat. § 513.430.1(7)	\$1,200.00	\$1,200.00
UMB 401K	Mo. Rev. Stat. § 513.430.1(10)(f)	\$110,000.00	\$110,000.00
2004 Jeep Grand Cherokee 113,200 miles needs seals replace on front axles \$725; additional work and tune up;	Mo. Rev. Stat. § 513.430.1(5)	\$4,200.00	\$5,200.00
	,	\$122,330.00	\$125,610.00

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B6D (Official Form 6D) (12/07)

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxx3056  Ally P.O. Box 8116 Cockeysville, MD 21030		J	DATE INCURRED: 6/2/2012 NATURE OF LIEN: Purchase Money COLLATERAL: 2005 Chevrolet 104676 miles purchased 6/2/12 REMARKS:				\$12,800.00	
ACCT #: 0770936387-8  Citi-Mortgage, Inc. P.O. Box 689196  Des Moines, IA 50368-9196		J	VALUE: \$12,800.00  DATE INCURRED: NATURE OF LIEN: Second Deed of Trust COLLATERAL: Real Estate located at 18008 N.E. 93nd St., Libert REMARKS:				\$46,435.66	\$35,435.66
Representing: Citi-Mortgage, Inc.			VALUE: \$178,000.00  Berman & Rabin, P.A. 15280 Metcalf Ave. Overland Park, KS 66233				Notice Only	Notice Only
ACCT #:  GMAC Bankruptcy Division P.O. box 901025 Fort worth 76101-2009		J	DATE INCURRED: 12/05/2009 NATURE OF LIEN: Purchase Money COLLATERAL: 2009 Chevrolet Malibu LS 90,000 miles titled in Hu REMARKS:				\$10,600.00	\$200.00
continuation sheets attached			VALUE: \$10,400.00  Subtotal (Total of this I  Total (Use only on last	_	•		\$69,835.66  (Report also on Summary of Schedules.)	\$35,635.66  (If applicable, report also on Statistical Summary of

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont. In re Micheal Glenn Webb **Janet Marie Webb** 

Case No.	
	(if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: GMAC			Ally Financial, Inc. PO BOX 13625 Philadelphia, PA 19101				Notice Only	Notice Only
Representing: GMAC			GMAC PO BOX 8116 Cockeysville, MD 21030				Notice Only	Notice Only
ACCT#:  Harris Bank NA PO BOX 660310 Sacramento, CA 95866		J	DATE INCURRED: 08/16/2008 NATURE OF LIEN: Purchase Money COLLATERAL: 2004 Jeep Grand Cherokee; 97,300 miles REMARKS:				\$1,000.00	
ACCT#:  HSBC Retail Services 700 N. Wood Dale Rd Wood Dale, IL 60191		J	VALUE: \$5,200.00  DATE INCURRED: 07/28/2007 NATURE OF LIEN: Purchase Money COLLATERAL: 2007 Suzuki C50 Motorcycle; 7,000 miles REMARKS: Revolving Line of Credit  VALUE: \$5,000.00				\$5,500.00	\$500.00
		shee	s attached Subtotal (Total of this I	_	-		\$6,500.00	\$500.00
to Schedule of Creditors Holding Secured Claim	S		Total (Use only on last	pag	e) >	•	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical

Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont. In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(if known)

Data.)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	ND, V	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#: xxxxxx7828  Wells Fargo Home Mortgage P.O. Box 6423 Carol Stream, IL 60197-6423		J	DATE INCURRED: NATURE OF LIEN: First Deed of Trust COLLATERAL: Real Estate located at 18008 N.E. 92nd St., Libert REMARKS:				\$167,000.00	
Representing: Wells Fargo Home Mortgage			Kozeny & McCubbin, L.C. 12400 Olive Blvd., Suite # 555 St. Louis MO 63141				Notice Only	Notice Only
Sheet no. <u>2</u> of <u>2</u> continua to Schedule of Creditors Holding Secured Claim		 sheet	s attached Subtotal (Total of this I Total (Use only on last				\$167,000.00 \$243,335.66 (Report also on Summary of Schedules.)	\$0.00 \$36,135.66 (If applicable, report also on Statistical Summary of Certain Liabilities and Related

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B6E (Official Form 6E) (04/13)

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	1continuation sheets attached

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B6E (Official Form 6E) (04/13) - Cont.

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

				_		_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
A COT #									
ACCT #: Internal Revenue Service P. O. Box 7346 Philadelphia, PA 19101-7346		J	DATE INCURRED: CONSIDERATION: TAXES REMARKS:				Notice Only	Notice Only	Notice Only
A 0.0T #	-			-		$\vdash$			
ACCT #:  Missouri Department of Revenue Division of Taxation & Collection P.O. Box 3800 Jefferson City, MO 65105		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only	Notice Only	Notice Only
Sheet no1 of1 contin	านล	tion s	heets Subtotals (Totals of this	pa	ge)	>	\$0.00	\$0.00	\$0.00
attached to Schedule of Creditors Holding Pr	iori only	ty Cla <b>, on</b> l	•	То	tal		\$0.00	73.00	73.00
Totals > \$0.00 \$0.00  (Use only on last page of the completed Schedule E.  If applicable, report also on the Statistical Summary									\$0.00

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B6F (Official Form 6F) (12/07) In re Micheal Glenn Webb Janet Marie Webb

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  ACCT #: xxxx. xxxxxx x-x1008	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  DATE INCURRED: Various CONSIDERATION:	CONTINGENT	UNLIQUIDATED	DISPLITED.	AMOUNT OF CLAIM
American Express P.O. Box 981535 El Paso, TX 79998-1535		w	Credit Card Expenses REMARKS:				\$4,655.20
ACCT#: xxxx-xxxx-xxxx-0296  Bank of America P. O. Box 530802  Atlanta, GA 30353-0802		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$6,325.34
Representing: Bank of America			NCB Management Services, Inv. P.O. Box 1099 Langhorne, PA 19047				Notice Only
ACCT #: xxxx-xxxx-5288  Chase P.O. Box 15298  Wilmington, DE 19850-5298		w	DATE INCURRED: Various CONSIDERATION: Credit Card Expenses for Slate REMARKS:				\$11,823.39
ACCT #: xxxx xxxx xxxx 4355 Chase P.O. Box 15298 Wilmington, DE 19850-5298		w	DATE INCURRED: Various CONSIDERATION: Credit Card Expenses REMARKS:				\$5,090.76
ACCT #: xxxx xxxx xxxx 5933 Chase P.O. Box 15298 Wilmington, DE 19850-5298		Н	DATE INCURRED: Various CONSIDERATION: Credit Card Expenses for Slate REMARKS:				\$19,754.64
Subtotal >  Total >  (Use only on last page of the completed Schedule F.)							

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B6F (Official Form 6F) (12/07) - Cont. In re Micheal Glenn Webb Janet Marie Webb

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNIOUIDATED	DICE STORY OF THE	DISPUTED	AMOUNT OF CLAIM
Representing: Chase			Allied Interstate P.O. Box 15548 Wilmington, DE 19886-5548					Notice Only
ACCT #: xxxx-xxxx-6480  Chase P.O. Box 15298  Wilmington, DE 19850-5298		н	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$5,254.32
ACCT #: xxxx-xxxx-9475  Chase P.O. Box 15298 Wilmington, DE 19850-5298		Н	DATE INCURRED: Various CONSIDERATION: Credit Card REMARKS:					\$17,164.11
ACCT #: Chase/Amazon PO BOX 15298 Wilmington, DE 19850-5298		н	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$12,529.00
ACCT #: xxx-xxx1-354 Kohl's P.O. Box 3043 Milwaukee, WI 53201	-	w	DATE INCURRED: Various CONSIDERATION: Credit Card Expenses REMARKS:					\$1,526.78
ACCT #: xxxx-xxxx-vxxx-0486  US Bank PO box 790039 St. Louis MO 63179-0039		Н	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$9,196.71
Sheet no1 of tontinuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	laim	ıS	hed to S  (Use only on last page of the completed Solort also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rel	hed le, c	Γota ule on t	al > F.) he	.)	\$45,670.92 \$93,320.25

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B6G (Official Form 6G) (12/07)

In re Micheal Glenn Webb Janet Marie Webb

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.								
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.							
Verizon Wireless Bankruptcy Department PO Box 3397 Bloomington IL 61702	Cellular Service Contract to be ASSUMED							

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B6H (Official Form 6H) (12/07)
In re Micheal Glenn Webb
Janet Marie Webb

Case No.	
	(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents	of Debtor and Spo	ouse	
Manuical	Relationship(s): Brother	Age(s): 55	Relationship		Age(s):
Married					
Employment:	Debtor		Spouse		
Occupation	Retired Assembly Worker		Administrativ	ve Assistant	
Name of Employer	General Motors		UMB Bank		
How Long Employed	12 years		29 years		
Address of Employer	3201 Fairfax Trafficway		1010 Grand	Blvd.	
	Kansas City, KS		Kansas City,	MO	
INCOME: (Estimate of av	erage or projected monthly inco	ome at time case file	4)	DEBTOR	SPOUSE
Monthly gross wages.	, salary, and commissions (Pro	rate if not paid month	ily)	\$0.00	\$3,666.00
2. Estimate monthly over		'	,,	\$0.00	\$0.00
3. SUBTOTAL				\$0.00	\$3,666.00
4. LESS PAYROLL DED				<b>#404.05</b>	<b>#</b> 504.05
	des social security tax if b. is ze	ero)		\$134.35	\$584.65
<ul><li>b. Social Security Tax</li><li>c. Medicare</li></ul>	•			\$0.00 \$0.00	\$227.28 \$53.17
d. Insurance				\$0.00	\$0.00
e. Union dues				\$0.00	\$0.00
f. Retirement				\$0.00	\$0.00
g. Other (Specify) F	RET MED / 4	401(K)		\$30.00	\$10.83
h. Other (Specify)	/\	Vol. AD&D		\$0.00	\$9.10
i. Other (Specify)	/ 2	401(K) Repayment	_	\$0.00	\$113.90
j. Other (Specify)	/ (	Jnited Way	_	\$0.00	\$13.00
k. Other (Specify)			_ ,	\$0.00	\$0.00
5. SUBTOTAL OF PAYE				\$164.35	\$1,011.93
6. TOTAL NET MONTH	LY TAKE HOME PAY			(\$164.35)	\$2,654.07
	operation of business or profes	ssion or farm (Attach	detailed stmt)	\$0.00	\$0.00
Income from real prop	-			\$0.00	\$0.00
Interest and dividends		to the deliteration the	Ash to decrease and	\$0.00	\$0.00
that of dependents lis		to the debtor for the	debtor's use or	\$0.00	\$0.00
<ol><li>Social security or gov</li></ol>	ernment assistance (Specify):			\$1.604.00	\$0.00
12. Pension or retirement	tincomo			\$1,604.00 \$1,500.35	*
13. Other monthly income				Φ1,300.33	\$0.00
a				\$0.00	\$0.00
b				\$0.00	\$0.00
C				\$0.00	\$0.00
14. SUBTOTAL OF LINE				\$3,104.35	\$0.00
	Y INCOME (Add amounts show			\$2,940.00	\$2,654.07
	SE MONTHLY INCOME: (Comb	the seal of the factor of the first		<b>6F I</b>	594.07

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

IN RE: Micheal Glenn Webb Janet Marie Webb

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

Case No.	
_	(if known)

\$4,728.17

\$865.90

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$1,350.00
Utilities: a. Electricity and heating fuel     b. Water and sewer     c. Telephone	\$250.00 \$65.00
d. Other: Television	\$30.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning	\$75.00 \$636.00 \$190.00 \$50.00
7. Medical and dental expenses	\$80.00
8. Transportation (not including car payments)  9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions	\$650.00 \$125.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's b. Life c. Health	\$174.00
d. Auto e. Other:	\$175.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Personal Property Taxes	\$54.17
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto: b. Other: Liberty Storage	\$270.00
c. Other:	φ270.00
14. Alimony, maintenance, and support paid to others:  15. Payments for support of add'l dependents not living at your home:	
<ul><li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li><li>17.a. Other: See attached personal expenses</li><li>17.b. Other:</li></ul>	\$554.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,728.17
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document: <b>None.</b>	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$5,594.07

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

IN RE: Micheal Glenn Webb Janet Marie Webb

CASE NO

CHAPTER 13

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
Cellular Phone, Home Phone & Broadband		\$154.00
Haircuts and pers items		\$55.00
Pet Maintenance		\$180.00
Septic Tank Maintenance		\$10.00
Misc. expenses (vehicle repairs etc)		\$125.00
Trash		\$30.00
	Total >	\$554.00

B6 Summary (Official Form 6 - Summary) (12/07)

Document Page 29 of 54

#### UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

In re Micheal Glenn Webb Janet Marie Webb Case No.

Chapter 13

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$178,000.00		
B - Personal Property	Yes	6	\$167,941.00		
C - Property Claimed as Exempt	Yes	2		'	
D - Creditors Holding Secured Claims	Yes	3		\$243,335.66	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$93,320.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,594.07
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,728.17
	TOTAL	21	\$345,941.00	\$336,655.91	

Case 13-41287-abf13 Doc 1 Filed 04/11/13 Entered 04/11/13 15:57:13 Desc Main Document Page 30 of 54

Form 6 - Statistical Summary (12/07)

#### UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

In re Micheal Glenn Webb Janet Marie Webb Case No.

Chapter 13

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$5,594.07
Average Expenses (from Schedule J, Line 18)	\$4,728.17
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,562.94

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$36,135.66
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$93,320.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$129,455.91

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In re Micheal Glenn Webb Janet Marie Webb

Case No.	
	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have re	ead the foregoing summary and schedules, consisting of	23
sheets, and that they are true and correct to the be	est of my knowledge, information, and belief.	
Date 4/11/2013	Signature /s/ Micheal Glenn Webb	
	Micheal Glenn Webb	
Date 4/11/2013	Signature //s/ Janet Marie Webb	
	Janet Marie Webb	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

In re:	Micheal Glenn Webb	Case No.	
	Janet Marie Webb		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

		nployment or operation of business
lone	state the gross amount including part-time active case was commenced. maintains, or has maint beginning and ending or	of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, vities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that rained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the lates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing apter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a c.)
	AMOUNT	SOURCE
	\$103 570 00	2009 Joint Income:

\$103,570.00

2009 Joint Income:

\$102,741.00 2010 Joint Income;

\$102,525.00 2011 Joint Income:

\$43,514.40 2012 UMB Bank Income

2012 Husband's Employment Income \$14.340.25

\$9,460.16 2013 YTD UMB Bank Income

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE

\$22,857.30 2012 YTD GM Pension Income

\$11,039.00 2012 Social Security Benefits

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None  $\overline{\mathbf{A}}$ 

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOUR KANSAS CITY DIVISION

In re:	: Micheal Glenn Webb Case		
	Janet Marie Webb		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  $\checkmark$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

 $\overline{\mathbf{v}}$ 

None a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY \$80.00

November 28, 2012

#### 10. Other transfers

GreenPath

NAME AND ADDRESS OF PAYEE

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

n re:	Micheal Glenn Webb	Case No.	
	Janet Marie Webb		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or
None	similar device of which the debtor is a beneficiary.
V	

#### 11. Closed financial accounts

None

1

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

 $\mathbf{V}$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

✓

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

✓

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

In re:	: Micheal Glenn Webb Case		
	Janet Marie Webb		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Fr	wiro	nme	nta	l In	form	nation
			IVIIU	111116	ziila		10111	Iauvii

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

In re:	Micheal Glenn Webb	Case No.	
	Janet Marie Webb		(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.  (An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None	
None	b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.
	20. Inventories
None	
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None	
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

### 22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

In re:	Micheal Glenn Webb	Case No.	
	Janet Marie Webb		(if known)

		OF FINANO ontinuation Sheet I	CIAL AFFAIRS No. 5
None		s or distributions c	<b>Doration</b> redited or given to an insider, including compensation in any form, during ONE YEAR immediately preceding the commencement of
None	24. Tax Consolidation Group  If the debtor is a corporation, list the name and federal taxpay purposes of which the debtor has been a member at any time		umber of the parent corporation of any consolidated group for tax S immediately preceding the commencement of the case.
None	25. Pension Funds  If the debtor is not an individual, list the name and federal tax has been responsible for contributing at any time within SIX \		n number of any pension fund to which the debtor, as an employer, y preceding the commencement of the case.
[If co	mpleted by an individual or individual and spouse]		
	lare under penalty of perjury that I have read the answer hments thereto and that they are true and correct.	s contained in th	e foregoing statement of financial affairs and any
Date	4/11/2013	Signature	/s/ Micheal Glenn Webb
		of Debtor	Micheal Glenn Webb
Date	4/11/2013	Signature	/s/ Janet Marie Webb
		of Joint Debtor (if any)	Janet Marie Webb
Pena	alty for making a false statement: Fine of up to \$500,000	or imprisonmen	t for up to 5 years, or both.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201B (Form 201B) (12/09)

### UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

In re Micheal Glenn Webb Janet Marie Webb

Case No.	
Chapter	13

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Signature of Debtor	Date
X /s/ Janet Marie Webb	4/11/2013
Signature of Joint Debtor (if any)	Date
with § 342(b) of the Bankruptcy Code	
el for Debtor(s), hereby certify that I delivered to the	e Debtor(s) the Notice
	Signature of Joint Debtor (if any)  with § 342(b) of the Bankruptcy Code el for Debtor(s), hereby certify that I delivered to the

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Page 2

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Case 13-41287-abf13 Doc 1 Filed 04/11/13 Entered 04/11/13 15:57:13 Desc Main Document Page 41 of 54 UNITED STATES BANKRUPICY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

IN RE: Micheal Glenn Webb CASE NO

**Janet Marie Webb** 

CHAPTER 13

	DISCLOSURE (	OF COMPENSATION OF ATTORN	IEY FOR DEBTOR
1.	that compensation paid to me within	Fed. Bankr. P. 2016(b), I certify that I am the att one year before the filing of the petition in bank on behalf of the debtor(s) in contemplation of o	cruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to	accept:	\$0.00
	Prior to the filing of this statement I h	ave received:	\$0.00
	Balance Due:		\$0.00
2.	The source of the compensation paid	d to me was:	
	☐ Debtor ☑	Other (specify) UAW Legal Services Plan	
3.	The source of compensation to be p	aid to me is:	
	☐ Debtor ☑	Other (specify) UAW Legal Services Plan	
4.	✓ I have not agreed to share the a associates of my law firm.	bove-disclosed compensation with any other po	erson unless they are members and
		e-disclosed compensation with another person by of the agreement, together with a list of the n	
5.	<ul><li>a. Analysis of the debtor's financial sbankruptcy;</li><li>b. Preparation and filing of any petitic. Representation of the debtor at the</li></ul>	I have agreed to render legal service for all as situation, and rendering advice to the debtor in on, schedules, statements of affairs and plan we meeting of creditors and confirmation hearing diversary proceedings and other contested bank	determining whether to file a petition in which may be required; g, and any adjourned hearings thereof;
6.	By agreement with the debtor(s), the	above-disclosed fee does not include the follow	wing services:
		CERTIFICATION	
	I certify that the foregoing is a correpresentation of the debtor(s) in this	nplete statement of any agreement or arrangen	nent for payment to me for
	4/11/2013	/s/ Timothy M. Starosta	
	Date	Timothy M. Starosta UAW Legal Services Plan One Victory Drive, Suite 201 Liberty, Missouri 64068 Phone: (816) 781-7791 / Fax: (8	Bar No. MO 61028
	/s/ Micheal Glenn Webb		⊋bb
		Janet mane Webb	

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI KANSAS CITY DIVISION

IN RE: Micheal Glenn Webb Janet Marie Webb CASE NO

CHAPTER 13

### **VERIFICATION OF CREDITOR MATRIX**

know	ledge.		
Date	4/11/2013	Signature .	/s/ Micheal Glenn Webb Micheal Glenn Webb
Date	4/11/2013	Signature .	/s/ Janet Marie Webb

Janet Marie Webb

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

Allied Interstate P.O. Box 15548 Wilmington, DE 19886-5548

Ally P.O. Box 8116 Cockeysville, MD 21030

Ally Financial, Inc. PO BOX 13625 Philadelphia, PA 19101

American Express
P.O. Box 981535
El Paso, TX 79998-1535

Bank of America
P. O. Box 530802
Atlanta, GA 30353-0802

Berman & Rabin, P.A. 15280 Metcalf Ave. Overland Park, KS 66233

Chase P.O. Box 15298 Wilmington, DE 19850-5298

Chase/Amazon PO BOX 15298 Wilmington, DE 19850-5298

Citi-Mortgage, Inc.
P.O. Box 689196
Des Moines, IA 50368-9196

GMAC
Bankruptcy Division
P.O. box 901025
Fort worth 76101-2009

GMAC PO BOX 8116 Cockeysville, MD 21030

Harris Bank NA PO BOX 660310 Sacramento, CA 95866

HSBC Retail Services 700 N. Wood Dale Rd Wood Dale, IL 60191

Internal Revenue Service P. O. Box 7346 Philadelphia, PA 19101-7346

Kohl's P.O. Box 3043 Milwaukee, WI 53201

Kozeny & McCubbin, L.C.
12400 Olive Blvd., Suite # 555
St. Louis MO 63141

Missouri Department of Revenue Division of Taxation & Collection P.O. Box 3800 Jefferson City, MO 65105

NCB Management Services, Inv. P.O. Box 1099
Langhorne, PA 19047

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US Bank PO box 790039 St. Louis MO 63179-0039

Verizon Wireless Bankruptcy Department PO Box 3397 Bloomington IL 61702

Wells Fargo Home Mortgage P.O. Box 6423 Carol Stream, IL 60197-6423

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B 22C (Official Form 22C) (Chapter 13) (04/13)

In re: Micheal Glenn Webb

Case Number:

Janet Marie Webb

According to	the	calculation	s required	by	this	statemen

The applicable commitment period is 3 years.

☑ Disposable income is determined under § 1325(b)(3).☐ Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		s may complete one statement only.	DODE OF INO	2145				
	34		PORT OF INC		Santata and the Paris			
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as of the statement							
		a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. ☑ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.						
		gures must reflect average monthly income receive			Column A	Column B		
1		ng the six calendar months prior to filing the bankru			Column A	Column B		
		e month before the filing. If the amount of monthly		•	Debtor's	Spouse's		
		ths, you must divide the six-month total by six, and	enter the result on	the	Income	Income		
		ropriate line.						
2		ss wages, salary, tips, bonuses, overtime, com			\$366.67	\$3,860.27		
3	Line than an a	ome from the operation of a business, profession a and enter the difference in the appropriate column one business, profession or farm, enter aggregate attachment. Do not enter a number less than zero. In the basis and eduction in the basis and education in the basis and edu	nn(s) of Line 3. If you numbers and prov <b>Do not include</b>	ou operate more vide details on				
	a.	Gross receipts	\$0.00	\$0.00				
	b.	Ordinary and necessary business expenses	\$0.00	\$0.00				
	C.	Business income	Subtract Line b	from Line a	\$0.00	\$0.00		
		t and other real property income. Subtract Line						
4	Dor	rence in the appropriate column(s) of Line 4. Do not include any part of of the operating expense art IV.						
	a.	Gross receipts	\$0.00	\$0.00				
	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00				
	C.	Rent and other real property income	Subtract Line b	from Line a	\$0.00	\$0.00		
5	Inte	rest, dividends, and royalties.		•	\$0.00	\$0.00		
6		sion and retirement income.			\$1,336.00	\$0.00		
7	expo that paid	amounts paid by another person or entity, on a enses of the debtor or the debtor's dependents, purpose. Do not include alimony or separate main by the debtor's spouse. Each regular payment sh mn; if a payment is listed in Column A, do not repo	, including child suntenance payments ould be reported in	upport paid for s or amounts only one	\$0.00	\$0.00		
		mployment compensation. Enter the amount in			φυ.υυ	φυ.υυ		
8	How spou	ever, if you contend that unemployment compensa- use was a benefit under the Social Security Act, do pensation in Column A or B, but instead state the a	ou or your of such					
	<b> </b>	employment compensation claimed to be a nefit under the Social Security Act	Debtor <b>\$0.00</b>	Spouse <b>\$0.00</b>	\$0.00	\$0.00		
9	sour sepa of a the S	ome from all other sources. Specify source and ces on a separate page. Total and enter on Line Starate maintenance payments paid by your spoulimony or separate maintenance. Do not include Social Security Act or payments received as a victimanity, or as a victim of international or domestic ter	<ul> <li>Do not include use, but include all le any benefits rece m of a war crime, cr</li> </ul>	e alimony or other payments ived under the	\$0.00	\$0.00		

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<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$1,702.67	\$3,860.27		
Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.				
Part II. CALCULATION OF § 1325(b)(4) COMMITMENT P	ERIOD			
Enter the amount from Line 11.		\$5,562.94		
calculation of the commitment period under § 1325(b)(4) does not require inclusion of the incompose, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT pair regular basis for the household expenses of you or your dependents and specify, in the lines basis for excluding this income (such as payment of the spouse's tax liability or the spouse's spersons other than the debtor or the debtor's dependents) and the amount of income devoted	ome of your d on a below, the support of I to each			
a.				
b.				
c.				
Total and enter on Line 13.		\$0.00		
Subtract Line 13 from Line 12 and enter the result.				
Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by and enter the result.	the number 12	\$66,755.28		
Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	d size: <b>3</b>	\$59,549.00		
The amount on Line 15 is less than the amount on Line 16. Check the box for "The ap 3 years" at the top of page 1 of this statement and continue with this statement.		·		
Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPO	SABLE INCOM	1E		
Enter the amount from Line 11.		\$5,562.94		
of any income listed in Line 10, Column B that was NOT paid on a regular basis for the house expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for ex Column B income (such as payment of the spouse's tax liability or the spouse's support of per than the debtor or the debtor's dependents) and the amount of income devoted to each purport	hold ccluding the sons other ose. If	\$0.00		
	Total. If Column B. Enter the total(s).  Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.  Part II. CALCULATION OF § 1325(b)(4) COMMITMENT P.  Enter the amount from Line 11.  Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you calculation of the commitment period under § 1325(b)(4) does not require inclusion of the incompose, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT pair regular basis for the household expenses of you or your dependents and specify, in the lines basis for excluding this income (such as payment of the spouse's tax liability or the spouse's spersons other than the debtor or the debtor's dependents) and the amount of income devoted purpose. If fine cessary, list additional adjustments on a separate page. If the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the conditions for enally strength on the page of the statement and continue with this statement.  Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is not less than the amount on Line 16. Check the box for "The any ayears" at the top of page 1 of t	through 9 in Column B. Enter the totals[s).  Total. If Column B has been completed, add Line 10. Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column B.  Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD  Enter the amount from Line 11.  Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, no a regular basis for the household expenses of you or your dependents and specify, in the lines below, or persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a.  b.  c.  c.  Total and enter on Line 13.  Subtract Line 13 from Line 12 and enter the result.  Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.  Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  a. Enter debtor's state of residence:  Missouri  b. Enter debtor's household size:  3 Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitmed by a syears" at the top of page 1 of this statement and continue with this statement.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitmed by a years" at the top of page 1 of this statement and continue with t		

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20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$5,562.94				
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.					
22	Applicable median family income. Enter the amount from Line 16.					
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.  The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.					

		Part IV. C	ALCULATION	OF D	EDUCTIONS FROM INC	COME	
		Subpart A: Deduc	tions under Sta	ndard	s of the Internal Revenue	Service (IRS)	
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number or persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					\$1,227.00	
24B	Out-or for Out www.u perso 65 year categor of any perso perso	ral Standards: health care. f-Pocket Health Care for perso at-of-Pocket Health Care for pe usdoj.gov/ust/ or from the clerk ars who are under 65 years of a ars of age or older. (The applic bry that would currently be allow additional dependents whom as under 65, and enter the res as 65 and older, and enter the ant, and enter the result in Line	ns under 65 years of a rsons 65 years of the bankruptcy age, and enter in Lable number of pewed as exemptions you support.) Multin Line c1. Multin seult in Line c2.	of age age or court.) ine b2 ersons is on your ciply Lin	, and in Line a2 the IRS Nation older. (This information is ava Enter in Line b1 the applicable the applicable number of person each age category is the number of person each age to to obtain a totole a2 by Line b2 to obtain a totole according to the income tax return, person each age to obtain a totole according to the income tax return, person by Line b1 to obtain a totole according to the income tax return, person b2 to obtain a totole according to the income tax return.	nal Standards uilable at le number of ons who are umber in that olus the number ial amount for ial amount for	
	Pers	sons under 65 years of age		Pers	sons 65 years of age or olde	r	
	a1.	Allowance per person	\$60.00	a2.	Allowance per person	\$144.00	
	b1.	Number of persons	3	b2.	Number of persons		
	c1.	Subtotal	\$180.00	c2.	Subtotal	\$0.00	\$180.00
25A	and U inform family	Standards: housing and util tilities Standards; non-mortgag action is available at www.usdo size consists of the number th turn, plus the number of any ac	ge expenses for the j.gov/ust/ or from to at would currently	e applic he clerl be allo	cable county and family size. ( c of the bankruptcy court.) The wed as exemptions on your fe	This e applicable	<b>\$512.00</b>

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	(				
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
	a. IRS Housing and Utilities Standards; mortgage/rent expense \$1,201.00				
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 \$0.00				
	c. Net mortgage/rental expense Subtract Line b from Line a.	\$1,201.00			
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:				
	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
27A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.	\$424.00			
27B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$0.00			

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28			
	a. IRS Transportation Standards, Ownership Costs \$517.00  b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 \$230.00		
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.	\$287.00	
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.		
	a. IRS Transportation Standards, Ownership Costs \$517.00  b. Average Monthly Payment for any debts secured by Vehicle 2, as		
	stated in Line 47 \$0.00		
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.	\$517.00	
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.		
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.		
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.		
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 49.		
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.		
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.		
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.		
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.		
	· · · · · · · · · · · · · · · · · · ·		

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	Subpart B: Additional Living Expense D Note: Do not include any expenses that you have		
	Health Insurance, Disability Insurance, and Health Savings Account Expe expenses in the categories set out in lines a-c below that are reasonably necesspouse, or your dependents.		
00	a. Health Insurance	\$0.00	
39	b. Disability Insurance	\$0.00	
	c. Health Savings Account	\$0.00	
	Total and enter on Line 39  IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actu expenditures in the space below:	nal total average monthly	\$0.00
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.		
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.		
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.		\$0.00
44	Additional food and clothing expense. Enter the total average monthly and clothing expenses exceed the combined allowances for food and clothing (app IRS National Standards, not to exceed 5% of those combined allowances. (The at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	arel and services) in the is information is available	
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.		
46	Total Additional Expense Deductions under § 707(b). Enter the total of Line	es 39 through 45.	\$14.00

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	Subpart C: Deductions for Debt Payment					
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.					
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.	Ally	2005 Chevrolet 104676 mile	\$213.33	□ yes 🗹 no	
	b.	GMAC	2009 Chevrolet Malibu LS 90	\$176.67	□ yes 🗹 no	
	C.	Harris Bank NA	2004 Jeep Grand Cherokee;	\$16.67	yes <b>ਯ</b> no	
		(See continuation page.)		Total: Add Lines a, b and c		\$498.34
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor Property Securing the Debt 1/60th of the Cure Amount			our dependents, pay the creditor The cure		
	a. b. c.		, , ,			
				Total: Add	Lines a, b and c	\$0.00
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.				\$0.00	
		oter 13 administrative expenses ting administrative expense.	. Multiply the amount in Line a by	the amount in Line	b, and enter the	
50	a.	Projected average monthly chap Current multiplier for your district	as determined under schedules		\$865.00	
		issued by the Executive Office for information is available at www.u the bankruptcy court.)	sdoj.gov/ust/ or from the clerk of		4.2 %	
	C.	Average monthly administrative	expense of chapter 13 case	Total: Multip	bly Lines a and b	\$36.33
51	, · · · · · · · · · · · · · · · · · · ·				\$534.67	
	Subpart D: Total Deductions from Income					
52	Tota	I of all deductions from income.	. Enter the total of Lines 38, 46 a	nd 51.		\$6,029.82
	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)					
53	Tota	I current monthly income. Ente	r the amount from Line 20.			\$5,562.94
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable pophankruntcy law to the extent reasonably necessary to be expended for such child					

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55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).				
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.				
57	Deduction for special circumstances.  If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE.				
	Nature of special circumstances Amount of each	pense			
	a.				
	b.				
	C.				
	Total: Add Li	nes a, b, and c \$0.00			
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result. \$6,164.				
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.				
	+				
	Part VI: ADDITIONAL EXPENSE CLAIMS				
	I and the second				

59	(\$601.21				(\$001.21)	
					_	
		Part	VI: ADDITIONAL	EXPENSE CLAIMS		
60	and welfare under § 70	enses. List and describe any of you and your family and the f(b)(2)(A)(ii)(I). If necessary, I beense for each item. Total the	nat you contend should list additional sources o	be an additional deduction fr	om your current mor	nthly income
		Ex	Expense Description		Monthly Amount	
	a.					
	b.					
	C.					
			Т	otal: Add Lines a, b, and c		\$0.00
			Part VII: VERI	FICATION		
I declare under penalty of perjury that the information provided in this statement is true and correct.  (If this is a joint case, both debtors must sign.)						
61	Da	e: <b>4/11/2013</b>	Signature:	/s/ Micheal Glenn Webb		
	Dat	e: <u>4/11/2013</u>	Signature:	/s/ Janet Marie Webb Janet Marie Webb		

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### 47. Future payments on secured claims (continued):

Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
HSBC Retail Services	2007 Suzuki C50 Motorcycle; 7,000 n	\$91.67	∏yes <b>∏</b> no